

FREE CHECKLIST · THE OP TEAM

Red-Flags Checklist

You love the house. Before you offer, check for the things that make us say walk away.

Red flags

Water, structure and questionable renos.

Missing info

Verify it before you rely on it.

True cost

Price plus repairs plus running costs.

01 Water

The most common and most expensive problem.

- ☐ Stains on ceilings or walls
- ☐ Musty smell in the basement
- ☐ Fresh paint in just one spot
- ☐ White powder on foundation walls
- ☐ Ground that slopes toward the house

02 Structure

Get these checked by a professional.

- ☐ Foundation cracks wider than a coin
- ☐ Sloping floors or doors that stick
- ☐ A sagging roofline
- ☐ Bowed basement walls

03 Questionable renos

Ask for permits and receipts.

- ☐ Basement apartment without permits
- ☐ DIY electrical or plumbing
- ☐ Removed walls: were they load-bearing?
- ☐ Check with the city for open permits

04 Other things to check

Some affect your insurance.

- ☐ Knob-and-tube or aluminum wiring
- ☐ Old galvanized or poly-b pipes
- ☐ Underground oil tank (older homes)
- ☐ Asbestos or vermiculite insulation
- ☐ Roof age and condition

05 Missing info

Counting on it? Verify it.

- ☐ Rental income: is the unit legal? What are the leases?
- ☐ An addition: check zoning and setbacks
- ☐ Your use: home business, second unit
- ☐ Survey and lot lines
- ☐ Conservation or heritage rules

06 The true cost

A home in your budget can still stretch you too far.

Purchase price	\$ _____
Repairs from the inspection	\$ _____
Upgrades you'd need right away	\$ _____
Higher running costs (heat, insurance)	\$ _____
True cost	\$ _____

07 Dig deeper, negotiate or walk

Sometimes the answer is keep looking.

- ☐ Get a home inspection
- ☐ Bring in a specialist: structural, roofer, electrician
- ☐ Get quotes before you offer, or within your conditions
- ☐ Negotiate the price or repairs
- ☐ Walk away if it doesn't add up

— BUYING SOON?

Honest advice, even when it means walking away.

Real sales, a straight answer on every home,
and the right professionals to check what
matters. Ask us about off-market homes, ones
you won't see online.



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My notes

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